

classifying a debtor into at least one of a plurality of profiles, each of said profiles suggesting a debt collection strategy to employ with respect to said debtor;

modeling a likelihood of debt payment by the debtor based upon the classification;

assigning the debt collection task to a debt collection resource based upon:

the profile into which said debtor was assigned;

the likelihood of payment;

an optimal allocation of available collection resources.

REMARKS

A fee transmittal letter authorizing the payment of the additional fee required for the new claims in enclosed herewith.

Dated: Feb 5, 1992

By: Joseph P. Krause

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